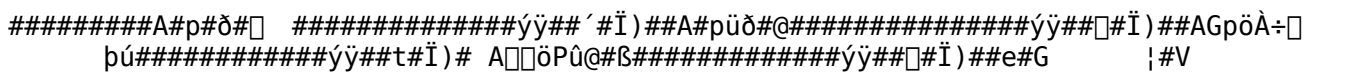

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###ó#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########:###Reserve Component: Overview of Health and Dental Benefits

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ë#ÿÿ####ÿÿ#####ÿ□#ÿÿd######0##d#########;###Overview of TRICARE Benefits for Reserve Component MembersO

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ú□ÿõ#s   #############ÿ□#ÿÿd#########d#########z###TRICARE is committed to meeting the health and dental needs of Reserve Component (RC) members and their families before, during, and after activation.   Today□s presentation will provide you with an overview of the benefits for which Reserve Component members may become eligible before, during, and after they are activated.   Of note, when we refer to the Reserve Components throughout today□s presentation, we mean all seven (7) of the Reserve Components. The seven Reserve Components are: Army National Guard Army Reserve Navy Reserve Marine Corps Reserve Air National Guard Air Force Reserve U.S. Coast Guard Reserve

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ë#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########Z#########T###When on military duty for 30 days or lessLine of duty coverage TRICARE Dental ProgramWhen called or ordered to active duty for more than 30 consecutive daysActive duty health and dental benefits, including pharmacyAfter leaving active service, or demobilizingTransitional health coverage, including pharmacyTRICARE Dental Program

###ÿÿ#####ÿ#ÿÿd#########d#########Ò###Reserve Component member health and dental coverage is based on the length of time they have been called or ordered to active duty. Three distinct phases of coverage are: Inactive duty or active duty for 30 days or less Activated for more than 30 consecutive days Upon leaving active service (de-activation)When on military duty for 30 days or less, Reserve Component members are covered for any injury or illness incurred or aggravated in the line of duty. They may purchase dental coverage though the TRICARE Dental Program.When called or ordered to active duty for more than 30 consecutive days, they become eligible for health and dental benefits as active duty service members.When leaving active duty (de-activating), Reserve Component members have transitional health coverage to bridge back to civilian life. The TDP is also available to them to purchase dental coverage. We will discuss these phases and types of coverage later in today’s presentation.

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#######d##########l###Note: Family members are not eligible for health coverage
when you are on military duty for 30 days or less.
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^##############□#ÿÿd#########Z#########u###Any injury, illness, or disease incurred or aggravated in the line of dutyIncludes emergency careCovered portal-to-portalFrom departure directly to duty location Through entire duty period including liberty/leave time in drill weekendTo arrival home direct from duty locationCoordinate line of duty care through unit commander or designated medical representative#

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ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########t###When you are drilling on the weekends or are activated for 30 days or less, you are covered by a limited level of coverage called Line of Duty (LOD) Care. A line-of-duty condition includes any injury, illness, or disease sustained while the RC member is in a duty status, either inactive duty or active duty. You are covered for line-of-duty care portal to portal. It includes travel directly to or from the place where you perform military duty. In the case of a typical drill weekend when your duty is local, that means that you are covered from the time you leave your home Saturday morning, traveling directly to the Reserve center or other place of duty, through the time that you return back home on Sunday. You are also eligible to purchase dental coverage for yourself and/or your family under the TRICARE Dental Program (TDP) when you are activated for 30 days or less.

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ÿÿ####ÿÿ#####ÿ□#ÿÿd#########Z#########¤###When you are called or ordered to active duty for more than 30 consecutive days, you become eligible for the same health care benefits that active duty service members receive, including pharmacy and dental benefits. Your immediate family members are also covered by TRICARE and may decide to use one of several TRICARE options: Available TRICARE Prime programs TRICARE Extra TRICARE StandardMost deductibles, cost-shares, and copayments are waived for family members while you are on active duty orders if they are enrolled in TRICARE Prime or TRICARE Prime Remote for Active Duty Family Members, except for pharmacy. Reserve Component members enrolled in TDP at that time they are activated are automatically removed from the TDP and become eligible for dental care from military dental providers. Additionally, your family members become eligible for the same reduced TDP premiums that active duty family members enjoy.

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      ##ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########'###Early eligibility for TRICARE
(up to 90 days)Called or ordered for more than 30 consecutive days in support of a
contingency operation Receive delayed-effective-date ordersVerify through the
Guard-Reserve portalhttps://www.dmdc.osd.mil/Guard-ReservePortal Family members
are also eligible.#
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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########@###If you are issued delayed-effective-date active duty orders for more than 30 consecutive days in support of a contingency operation, you are eligible for □early□ TRICARE medical and dental benefits under the pre-activation benefit. So, what is a delayed-effective-date order? It is a military order alerting or calling you by name to active duty, but you do not actually report to active duty until the date indicated on the order. For example, you are named on an alert order dated April 15, 2005; however, your orders show that you are to report for duty on July 14, 2005. The time between the date the order was issued and the date you are to report for duty is the period of □early□ eligibility. The □pre-activation□ benefit provides up to 90 days of TRICARE medical coverage for you and your family prior to the start of your active duty service. TRICARE shares the costs of services for your eligible family members the same as it does for active-duty family members. Pharmacy coverage is also included. There is no cost-sharing for your care as the Reserve Component member.

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□#ÿÿd#########d#########]###   *Not available in the MTF unless medical
necessity is established.□Deductibles apply.#

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###ÿÿ#####ÿ□#ÿÿd#########P##########   ##Whenever you and your family members are eligible for TRICARE, you can take advantage of TRICARE□s world-class pharmacy benefit. This includes the pre-activation period, while the Reserve Component member is on active duty, and while using TAMP, CHCBP, or TRS.MTF pharmacies will fill a 90-day supply for most written prescriptions from any TRICARE-authorized provider, free of charge. Contact your local MTF for details about filling and refilling prescriptions at its pharmacy. The TRICARE Mail Order Pharmacy is administered by Express Scripts, Inc. With TMOP, you will mail in your written prescription, along with the appropriate copayment, to TMOP, and the medications will be sent directly to your mailing address. Providers may fax or phone-in new prescriptions. Prescriptions may be refilled by mail, by phone, or online. Note that controlled substances are always limited to a 30-day supply. TRICARE retail network pharmacies are available in the United States (including D.C.) and U.S. Territories, and is administered by Express Scripts. Visit the Express Scripts Web site to locate a network pharmacy. Filling prescriptions in non-network pharmacies is the most expensive option. Beneficiaries using non-network pharmacies may have to pay the total amount of their prescription first and file a claim to receive partial reimbursement.Be aware that family members not enrolled in TRICARE Prime are responsible for $9 or 20 percent of the total cost, whichever is greater, after the deductible is met (E1-E-4: $50/person, $100/family; all others, including retirees, pay $150/person, $300/family.) Those enrolled in a TRICARE Prime program are responsible for the higher cost-shares associated with the point-of-service option. That is a 50 percent cost-share after the point-of-service (POS) deductibles ($300 per person/$600 per family) are satisfied. As always, prescriptions for Service members will be reimbursed at the full amount paid. After satisfying the appropriate deductible, the family member reimbursement will be reduced by the amount of the applicable cost-share. Overseas active duty family members enrolled in TRICARE Prime (in areas other than Guam, Puerto Rico, or the Virgin Islands) will have no cost-share.Note: The DoD generic drug policy applies to all prescription medications.

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C##############□#ÿÿd#########d#########□###Continued Health Care Benefit Program
(CHCBP)Transitional Assistance Management Program (TAMP)#TRICARE Reserve Select
(TRS)#TRICARE Dental Program#

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ú□ÿõ#s   #############ÿ□#ÿÿd#########d#########æ###All RC members, when released from active duty, become eligible for the following health and dental coverage programs. Continued Health Care Benefit Program (CHCBP) □ A temporary health plan the RC member may purchase within 60 days of leaving active duty or the last day of transitional coverage under the TAMP (discussed in the next slide). CHCBP provides up to 18 months of coverage after the last day of leaving active duty or the last day of TAMP coverage, whichever is later. If you were called or ordered to active duty in support of a contingency operation, you may be eligible for additional coverage under the Transitional Assistance Management Program (TAMP) or TRICARE Reserve Select (TRS). Again, these only apply if your call or orders to active duty were in support of a contingency operation for more than 30 consecutive days.Dental Coverage under TRICARE Dental Program (TDP) □Reserve Component members become eligible to purchase (or re-purchase) the TRICARE Dental Program.

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C#############□#ÿÿd#########d#########j###Premium-based health plan# 18 months of coverage for transition to civilian life#May purchase after loss of TRICARE coverageTRICARE coverage ends upon release from active duty #or end of TAMP, whichever is later.#Must purchase within 60 days of loss of coverage# Contact Humana Military for information and enrollment1-800-444-5445www.humana-military.com

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ú□ÿõ#s ############ÿ□#ÿÿd#########d#############Upon your release from active duty, or once you lose TRICARE eligibility, you may apply for 18 months of transitional medical coverage under the Continued Health Care Benefit Program, or CHCBP. CHCBP is a premium-based health care program and is similar to, but not part of, TRICARE. If you want continued coverage under CHCBP, you and eligible family members must enroll within 60 days after loss of eligibility military care or TAMP, whichever is later.Humana Military administers the CHCBP and can provide more information.If your active duty service was in support of a contingency operation, you may qualify for additional coverage before CHCBP begins.Note: If you will be eligible for TAMP immediately following your active duty service, you may purchase CHCBP to follow TAMP.

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#######Z#########ª###Available if activated in support of a contingency operation for more than 30 consecutive days#Begins on day after separation date#TRICARE for 180 days after leaving active duty #TRICARE Prime: Must re-enroll to continue coverage TRICARE Extra: Active duty family member cost-shares applyTRICARE Standard: Active duty family member cost-shares applyTRICARE Prime Remote: No longer available#Includes pharmacy coverage

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ú□ÿõ#s   ############ÿ□#ÿÿd##########d#########□###If your orders were for a contingency operation, the Transitional Assistance Management Program (TAMP) offers you and your family members 180 days of transitional TRICARE coverage during the deactivation period. You and your family may use the following TRICARE program options for health care:TRICARE Prime, if available in your location TRICARE Extra TRICARE StandardIf you were enrolled in TRICARE Prime Remote or TRICARE Prime Remote for Active Duty Family Members while on active duty, that option is no longer available to you and your family.You are also able to re-enroll (or enroll for the first time) in the TRICARE Dental Program.#

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##ÿÿ####ÿÿ#####ÿ□#ÿÿd#########P#############Voluntary health plan you may purchase
Monthly premiums are requiredTRS Member-only: $75 TRS Member and family: $233#
Eligibility conditions include Activated in support of a contingency operation
Served on active duty for 90 daysAgree to continue service in the Selected Reserve
before leaving active duty#TRICARE Standard and TRICARE Extra coverage Coverage
begins day after TAMP ends (Day 181)Premiums, deductibles, and cost-shares apply#
*Visit www.tricare.osd.mil/reserve/reserveselect for more information.
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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########Ø###Again, if your orders were for a contingency operation, TRICARE Reserve Select may be available for your purchase if you agree before leaving active duty to serve one or more whole years in the Selected Reserve. Coverage begins the day after TAMP ends if you purchase the TRS health plan. More information on TRICARE Reserve Select is available on the TRS Web site. Note: The TRS premiums listed are for calendar year 2005 only. They will increase annually in January.

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□##############□#ÿÿd#########Z#########I###Voluntary dental plan for purchase
Before activatedUpon de-activation (during TAMP period)After TAMP period (between
active duty rotations)#Eligibility Selected ReserveIndividual Ready ReserveFamily
members#Enrollment lock in for 12 monthsLock-in may not apply to family members if
Reserve Component member is activated.#

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úÿõ#s   ÿÿ####ÿÿ#####ÿ#ÿÿd#########d#########?###Members of the Selected Reserve and Individual Ready Reserve and their families are eligible to purchase dental coverage under the TRICARE Dental Program, or the TDP. Since the minimum period of coverage under the TDP is 12 months, RC members must have a 12-month service commitment remaining to be eligible to purchase TDP. The 12-month enrollment lock-in is waived for families of Reservists called to active duty for certain contingency operations if they apply for TDP within 30 days of entry on active duty.If the Reserve Component member is called or ordered to active duty for a period of more than 30 consecutive days, they have the same dental coverage as any other active duty service member. If you were in the TDP at time of activation, you are automatically disenrolled from the TDP until you leave active duty. e

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C#ÿÿ####ÿÿ#####ÿ▯#ÿÿd#########d######### ###100 percent coverage Diagnostic,
Emergency, and Preventative Services# Cost-shares for other servicesSome reduced
cost-shares E-1 to E-4#Maximum benefits per person$1,200 annual (routine care
dental care)$1,500 lifetime (orthodontic care)Visit www.ucci.com #

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K#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d##########-###Reserve Component Member Premiums*
Selected Reserve              $9.32   (and IRR special mob category)Individual
Ready Reserve (IRR)     $23.31#Family Member Premiums*      1 family member only
      $ 23.312+ family members           $ 58.27#    *Reserve Component member and
family member coverage is purchased separately.#
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ú□ÿõ#s   ÿÿ####ÿÿ#####ÿ□#ÿÿd#########Z#########å###You must enclose a one-month premium payment with your application when you send it to United Concordia (UCCI), the contractor for TDP. The premium rates will be shown on the enrollment form. After the first month, monthly premiums may be paid by payroll allotment or may be billed directly to the member.Be sure to notice that RC member coverage and family member coverage is purchased separately.Monthly premiums when the RC member is not on active duty for more than 30 consecutive days are as shown.The premiums for family members are reduced when the RC member is called or ordered to active duty for more than 30 consecutive days. (Note to presenter: See the next slide for details about differences in family member premiums.)#

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S#ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########ö###Family member premiums before sponsor
is activatedSingle enrollment:  $23.31   Family enrollment:  $58.27#   Family
member premiums when sponsor is activated for more than 30 consecutive daysSingle
enrollment:    $9.32   Family enrollment:  $23.31
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Health and Dental Benefits

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!ûÿÿ$###ÿÿ#####ÿ□#ÿÿd#########d#########>###Uniformed Services Employment
Reemployment Rights Act (USERRA)

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###ÿÿ#####ÿ�#ÿÿd#########Z#########1###Choosing a health plan is a very personal decision. It is recommended that you carefully consider your personal situation. You may have some protections under the Uniformed Services Employment and Reemployment Rights Act (USERRA).USERRA provides protection to you and your family when you are serving on active duty. If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. You will be responsible for not only the employee share of the health plan premium, but also the employer�s portion and an administrative fee (during this 24 month period).Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries. Note: USERRA protection may not always apply when you are eligible for TRICARE (e.g., pre-activation benefit�90 days of early eligibility.)For more information, contact the National Committee for Employer Support of the Guard and Reserve (NCESGR) toll-free at 1-800-336-4590. You may also visit www.esgr.org.#

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##ÿÿ####ÿÿ#####ÿ□#ÿÿd#########P#############DEERS Find the 3 closest I.D. card or
personnel offices www.dmdc.osd.mil/rsl/ Bring proper documentation (e.g., marriage
certificate, birth certificate, divorce decree, etc.)Call 1-800-538-9552 for more
information.#EligibilityDetermined by Service/Reserve ComponentReserve Affairs
www.defenselink.mil/ra/ Verify though Guard/Reserve Portal:
https://www.dmdc.osd.mil/Guard-ReservePortal# Health Benefits
www.tricare.osd.mil/reserve or your TRICARE regional contractor#TRICARE Dental
Program www.ucci.com or 1-800-866-8499
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##########ÿ□#ÿÿd#########d#########á###An important take-away from today□s presentation is that you must ensure that your family members are properly registered in DEERS to be eligible for any of these TRICARE benefits. You can add or update their information in the DEERS database by visiting your local uniformed services I.D. card issuing facility. You should not wait until you get active duty orders to do this. Update DEERS TODAY! Then, you should verify the DEERS information whenever you receive active duty orders. However, your family members can update it if they have a Power of Attorney. If you are adding or removing family members from DEERS, proper documentation is required. Incorrect information can result in delayed claims processing, problems with the use of retail pharmacies and the TRICARE Mail Order Pharmacy benefit, and other difficulties. If you would like additional information about eligibility discussed during today□s presentation, please contact your Service or Reserve Component or visit the Reserve Affairs Web site.If you would like more information about TRICARE benefits, please visit the TRICARE Web site at www.tricare.osd.mil/reserve or contact the TRICARE regional contractor serving your area. They are listed on the previous slide. #

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Component#family member rates

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□#ÿÿd#########d#########r##□##T#áÿ##m#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########3###Fu
ll TRICARE coverage as active duty family members
```

#3#########3#################3#########3####
#ÿÿd#########d#########r####¨ýáÿà#m#ÿÿ
###ÿÿ#####ÿ##ÿÿd#########d#########███N/AApplies when sponsor is called or ordered to active duty in support of a contingency operation for more than 30 consecutive days.o

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############################################
□#ÿÿd#########d#########r##□##T##ý##§ÿÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########4###Fu
ll TRICARE coverage as active duty service members
```

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#4#########4################4#########4####
□#ÿÿd#########d#########r##□##¨ý#ýà#§ÿÿÿ
###ÿÿ#####ÿ##ÿÿd#########d#########□###N/AApplies when sponsor is called or
ordered to active duty in support of a contingency operation for more than 30
consecutive days.e
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##########################ÿ□#ÿÿd#########d#########2##□##
ú□ÿõ#s      ÿÿ####ÿÿ#####ÿ□#ÿÿd#########d#########õ###This chart summarizes the
benefits available to Reserve Component members and their families during each
stage: before, during, and after activation for those Reserve Component members
who are NOT activated in support of a contingency operation.,
```

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#####################
######################ÿ□#ÿÿd#########d#########2##□##ªü
###ó#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########:###Reserve Component: Overview of
Health and Dental Benefits
```

```
#######:#########:####ÿ□#ÿÿd#########d#########3##□##°û,##
Æ#ÿÿ####ÿÿ#####ÿ##ÿÿd#########d#########C###*Specific eligibility requirements
must be met to qualify for TRS.
```

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############################################ÿ□#ÿÿd#########d#########r##□##□#ñ#g
÷#ÿÿ
###ÿÿ#####ÿ##ÿÿd#########d#########<###TRICARE#Dental ProgramReserve
Component#family member rates
```

#6###############################
###########6##############□#ÿÿd#########d############
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###ÿÿ#####ÿ##ÿÿd#########d#########6###TRICARE#Dental ProgramActive duty#family
member rates

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#6###############################
###########6##############□#ÿÿd#########d############
□#ÿÿd#########d#########r##□##¾ùñ#<ý÷#ÿÿ
###ÿÿ#####ÿ##ÿÿd#########d#########=###TRICARE Dental Program Reserve Component
family member rates#
```

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#############################################ÿÿd#########d#########r####ªöÝ÷V
      áúÿÿ$###ÿÿ#####ÿ#ÿÿd#########d#########4###Reserve Health Care
Continuum#Contingency Operations
```

##########################ÿ#ÿÿd#########d#########2####
úÿõ#s   #############ÿ#ÿÿd#########d#########ò###This chart summarizes the benefits available to Reserve Component members and their families during each stage: before, during, and after activation for those Reserve Component members who ARE activated in support of a contingency operation.